



201306040074

Skagit County Auditor
6/4/2013 Page

1 of 4 2:03PM
\$78.00

When recorded return to:
Lynn Burrows
3043 Mt. Baker Circle
Oak Harbor, WA 98277

DEED OF TRUST

(For use in the State of Washington only)

GRANTOR(S), Linda M. Lewis, as her separate estate
whose address is 1715 L. Avenue, Anacortes, WA 98221

GRANTEE(S), Lynn J. Burrows, as her separate estate
whose address is 3043 Mt. Baker Circle, Oak Harbor, WA 98277

BENEFICIARY, Lynn J. Burrows,
whose address is 3043 Mt. Baker Circle, Oak Harbor, WA 98277

TRUSTEE, Stewart Title of Island Country,
whose address is 499 NE Midway, Oak Harbor, WA 98277

Abbreviated Legal: Lot 11 and 12, Block 90, "MAP OF THE CITY OF ANACORTES,
SKAGIT COUNTY, WASHINGTON".

Assessor's tax parcel/Account Nos: 3772-090-012-0015 (P55542)

THIS DEED OF TRUST, made this 31st day of May, 2013 between Linda Lewis, as her separate estate,
GRANTOR(S), whose street address is 1715 L. Avenue, Anacortes, WA 98221, Stewart Title of Island County,
TRUSTEE, whose address is 499 NE Midway, Oak Harbor, WA 98277, and Lynn J. Burrows, as
BENEFICIARY, whose street address is 3043 Mt. Baker Circle, Oak Harbor, WA 98277.

WITNESSETH: Grantor(s) hereby bargain(s), sell(s), and convey(s) to Trustee in trust, with power of sale, the
following described real property in Skagit County, Washington:

Lot 11 and 12, Block 90, "MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY, WASHINGTON".

Assessor's tax parcel/Account Nos: 3772-090-012-0015 (P55542)

which real property is not used principally for agricultural or farming purposes, together with all the tenements,
hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the
rents, issues, and profits thereof.

This deed is for the purpose of securing performance of each agreement of Grantor(s) herein contained, and
payment of the sum of One Hundred Twenty Four Thousand and Eighty Two Dollars (\$124,082) with interest,
in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and
made by Grantor(s), and all renewals, modifications, and extensions thereof, and also such further sums as may

be advanced or loaned by Beneficiary to Grantor(s), or any of his/her/their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor(s) covenant(s) and agree(s):

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure, or improvement being built or about to be built thereon; to restore promptly any building, structure, or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions, and restrictions affecting the property.
2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens, or encumbrances impairing the security of this Deed of Trust.
3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear, and then to the Grantor(s). The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor(s) in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
5. To pay all costs, fees, and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.
6. Should Grantor(s) fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.
7. DUE ON SALE: The property described in the security instrument shall not be sold or transferred without the Beneficiary's consent. Upon breach of this provision, Beneficiary may declare all sums due under the note and Deed of Trust immediately due and payable, unless prohibited by applicable law.

X _____
Grantor (initials)

X *Aynn Burrows*
Grantor (initials)

IT IS MUTUALLY AGREED THAT:

1. In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to said obligation.



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2. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.
3. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Grantor(s) and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.
4. Upon default by Grantor(s) in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; and (3) the surplus, if any, shall be distributed to the persons entitled thereto.
5. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor(s) had or had the power to convey at the time of his/her/their execution of this Deed of Trust, and such as he/she/they may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser and encumbrancers for value.
6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.
7. In the event of the death, incapacity, disability, or resignation of Trustee, Beneficiary may appoint in writing a successor trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall be vested with all powers of the original trustee. The trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of an action or proceeding in which Grantor(s), Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.
8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on his/her/their heirs, devisees, legatees, administrators, executors, and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

9. ADDITIONAL TERMS AND CONDITIONS

- Grantor, Linda M. Lewis, agrees not to take out an additional loan on the property that exceeds the current combined total of the existing first and second mortgage.
- The Grantor agrees to maintain and pay the cost of a life insurance policy equal to the amount of the loan and interest until such time the property value is assessed to cover both the first mortgage amount and the second property loan amount.
- The Grantor agrees to name the Grantee, Lynn J. Burrows, as beneficiary of the life insurance policy during the length of this loan. Any funds left after the loan & interest has been paid in full will go to the Grantors heirs.
- In the event the Grantors insurance policy has lapsed or does not cover the loan and interest, the amount of the loan and interest will becomes due.
- The mortgage is not assumable.



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- Mortgage loan is to be paid in full if property is refinanced or sold.
- Mortgage loan will become due and payable within 90 days if the Grantor marries or cohabits with another adult on property.
- There will be no interest charged on this loan if the original loan amount above is paid in full within 10 years from the date of this agreement.
- The loan amount shown in the Deed of Trust and Promissory Note will be considered "paid in full" at the Grantee, Lynn J. Burrows, demise if terms and conditions of this document have been kept.

GRANTOR Linda M. Lewis
LINDA M. Lewis

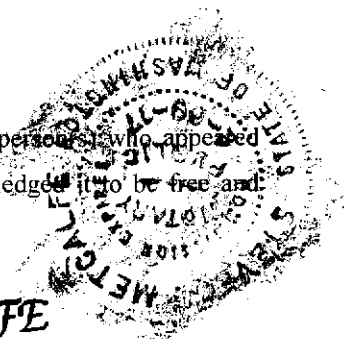
STATE OF WASHINGTON
COUNTY OF ISLAND

ss.

I certify that I know or have satisfactory evidence that Linda M. Lewis (is/are) the person(s) who appeared before me, and said person(s) acknowledged that signed this instrument and acknowledged it to be free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 5-31-2013

STEVE J. METCALFE
Notary name printed or typed:
Notary Public in and for the State of Washington
Residing at Oak Harbor, WA.
My appointment expires: 2-9-2017



REQUEST FOR FULL RECONVEYANCE - *Do not record. To be used only when note has been paid.*

TO: TRUSTEE

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

Dated: _____

